



# NEWS FROM HOME

Winter 2010

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## Foreclosure Prevention Program Receives Grants

HOME's foreclosure prevention program was awarded a \$50,000 grant from The Greater Cincinnati Foundation to continue its work in 2010. An additional \$10,000 was received from PNC Bank Foundation as a surprise year end grant.



*Bill Hanks, foreclosure counselor, with Veola Dogan at her home in Woodlawn. Ms. Dogan was threatened with foreclosure after her lender misapplied payments. HOME intervened on her behalf with the lender, straightened out the account, and obtained a fair loan modification to keep her in her home.*

The Foreclosure Prevention Program began with a 3-year grant from United Way in 2007. At the time we thought three years should be sufficient to meet the crisis in homeowners facing foreclosures. With United Way support, HOME was able to help 392 homeowners save their homes from foreclosure through loan modifications, emergency mortgage assistance, and help in negotiating with their lenders.

With the support of The Greater Cincinnati Foundation and PNC Bank Foundation, HOME will continue serving homeowners through 2010. If you know of someone who is in trouble with their mortgage, please have them call Bill Hanks at 513-721-4663. There is no charge for the service.

## Fair Housing Training for Realtors

In 2009, HOME taught over 70 fair housing courses for housing providers, mostly Realtors and landlords. Courses for Realtors are offered through Boards of Realtors and in-house for real estate companies. In addition to basic fair housing training courses to meet the Ohio licensing requirement, HOME develops specialized courses to meet the needs of Realtors in today's market.

Popular courses include a class on Accessibility for Realtors that teaches the fair housing laws protecting people with disabilities and also provides an opportunity to talk with homeowners with disabilities about their home buying experiences. HOME Education Director, Deb Jetter, visited management meetings in several real estate companies to provide short updates on fair housing issues. Many of the questions raised at these briefings involved Realtors renting housing that had not sold because of the slow market. In response to this need, HOME developed a new course for Realtors on fair housing in rental transactions that covers discrimination against families with children in more detail than is usual in sales courses.

HOME is currently working with the Cincinnati Area Board of Realtors to develop a new class on Steering that will be offered for the first time in June 2010. The course is designed to move Realtors beyond fear of what cannot be said and help them develop the skill and resources to respond to customer questions about communities without violating the Fair Housing Act prohibition on steering. (Hint: It's all about being a source of resources that the customer can use, rather than giving opinions about "good" neighborhoods.)

For information on HOME training, contact Kendal Schwab, at 513-721-4663.

*Dr. Karla Irvine, HOME's executive director for 27 years, suffered a stroke in November while at her home in North Avondale. She is at Drake Hospital and would welcome cards and good wishes from friends and colleagues.*



## Program Notes

A HOME client filed a fair housing case in Federal court in Cincinnati alleging racial harassment by a neighbor. HOME originally heard of the situation when contacted by the landlord who had two previous African American tenants chased off by the neighbor in Price Hill.

HOME assisted seven tenants file complaints of racial discrimination against Benchmark Management at Fields Ertel Townhomes in Symmes Township. The African American tenants at this HUD-subsidized apartment complex allege that they receive poorer service than white tenants and are treated disrespectfully by property management.

Several recent cases involve families being denied housing because of their young children. In one case a woman was turned down for an apartment in Chev-

iot when the landlord saw she was pregnant. In another case a woman with a 3 month old infant was denied an apartment in Mariemont because the landlord didn't want "crying babies." In both these cases HOME verified the discrimination through testing and helped the women file complaints with HUD which were settled for monetary damages.

HOME referred 99 cases to the Housing Mediation Service in 2009. The majority were settled to the satisfaction of the parties. The Housing Mediation Service is jointly sponsored by HOME, the Greater Cincinnati/Northern Kentucky Apartment Association, and the Real Estate Investors Association of Greater Cincinnati. It provides free, professional mediation in disputes between landlords and tenants or between neighbors.

## Cincinnati: A City of Immigrants

The Cincinnati Hispanic Chamber, in partnership with Bridges for a Just Community, published "Cincinnati: A City of Immigrants" in order to educate students about Cincinnati's immigration history. The colorful 24-page booklet discusses the six major immigrant groups that came to Cincinnati beginning in the 1830s: Germans, Irish, African Americans, Jewish, Appalachians and Hispanics. The vast contributions made to our city by these groups are explored.

The booklet also encourages young readers to understand the challenges



faced by immigrants. The struggle for acceptance and equality was an experience shared by all newcomers, yet it is not always taught to our children. Many are unaware of the extreme distrust that met German and Irish immigrants upon their arrival due to their foreign customs and language. With time, though, these heritages have become a beloved part of Cincinnati culture and celebration. The awareness of this history is crucial in changing the hostility toward immigrants in existence today.

Copies of "Cincinnati: A City of Immigrants" can be obtained through the Cincinnati Hispanic Chamber at 3805 Edwards Rd., Cincinnati, OH 45209; 513-458-6649.



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## Telling the Story Across Generations

By Kendal Schwab



**Kendal Schwab**  
AmeriCorps Public Ally

As I enter my sixth month as an AmeriCorps Public Ally at HOME, I had the wonderful opportunity to sit down with one of the people who made HOME a reality over forty years ago. Chuck Judd, HOME co-founder and current board member, spoke to me

about where his passion comes from.

I was initially struck by how unexpected Judd's involvement in fair housing seems. Having grown up in an all-white suburb, attended all-white schools, integration was simply "not something [he] thought about" early on. When he moved to Cincinnati after college in the late 1930's, a friend advised him to "move to Hyde Park, join a country club and play golf". A path that would seem to allow someone to remain secluded from the injustices taking place.

However, Judd was never a person to be content when others are suffering. He told me he rarely watches movies because they so often show people being hurt or mistreated. This in-



**Chuck Judd,**  
Co-Founder of HOME

herent empathy, along with accepting a position on the Mayor's Friendly Relations Committee (MFRC) started him on the road to HOME. He said working with the MFRC "changed him". This was the first time he had true conversations with African Americans, most notably Ted Berry. Berry, who was not able to eat in the restaurants around City Hall at the time, often would have lunch at the MFRC office with Judd. This friendship became life-long, with Judd even being asked to speak at Berry's funeral. It allowed for real understanding to be built around the housing segregation issues facing Cincinnati. Talking with Judd, I was reminded just how important the basic connection between two friends can be in creating change.

It was also inspiring to learn how much HOME started on passion alone, with just a few dedicated individual's working to change communities. Judd says when they first began he was tasked with soliciting funds, and after sending out many, many letters, he received only one response. But, not discouraged, they would gradually find more supporters to join. Judd says of HOME's progress that he is simply "amazed". Today, he says "we are in all the neighborhoods. We've encouraged people to be braver".



*Seen at HOME's Holiday Reception: Board Member Frank Bowen (Dean of Students, University of Cincinnati), Client Services Specialist Teresita Lewis, Board President Harold Jones (State Farm Insurance), and Test Coordinator Ruth Abdullah.*

**Housing Opportunities Made Equal**

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# Without Sanctuary

## *Lynching Photography in America*

HOME is a Community Partner for a new exhibit at the National Underground Railroad Freedom Center displaying lynching photography. The exhibit, which has been shown in several other cities, will be in Cincinnati January 19 through May 31.

The images of Without Sanctuary depict – in graphic detail – the brutal murders by lynching of thousands of individuals in the United States. The victims were white, black, old and young, men and women, Jews, and immigrants. But mostly, they were African Americans -- as many as 4,000 were slain at the hands of violent mobs between 1882 and 1968. Photographs taken at some of these horrible

incidents were turned into mass-produced post cards that were distributed in the mail and shared among friends. Shockingly, the faces in the crowds gathered around the lynched victim often displayed broad smiles of enjoyment, as if they were on a holiday outing.

At a time when hate crimes and acts of intimidation appear to be on the rise throughout the United States, this troubling exhibit presents an historical look at a dark, often overlooked chapter of American history that many would prefer to forget. It also serves as a reminder that there are vulnerable populations still today who need sanctuary from intimidation and oppression.